

# **MASFAP Monitor**

January 2021 Volume 2021, Issue 1

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# **Becca's Beacon**

Becca Diskin, MASFAP President
Director of Financial Aid, Missouri Southern
State University

Bring on 2021!

Well, MASFAP, here we are--plunging into a new year. After
2020, what could we possibly
expect? Change, flexibility, and
forging ahead. I think we all
must be scratching our heads at
times saying, "Is this for real?"
And yet, this is all too real.
Fortunately for us, MASFAP
carries on, strong as ever!

My start in Financial Aid began in Kansas over twenty years ago. I realized early on from a seasoned Financial Aid Director that:

- Getting involved is the best way to learn.
- Knowing who to call when you have tough FA questions is super valuable!
- Being around FAAs with years of experience means there are various ways to handle a student situation.
- Attending state conferences is a sure-fire way to laugh and have fun!



I've worked at several universities as well as for a Student Loan Servicer and Guarantor. My positions have required me to take on new responsibilities, serve on various committees and manage teams. As your MASFAP President this year, I appreciate your trust and value your ideas. I will lead the Executive Board with pride and together we will achieve great things!

We are all here to serve one another. Training is an area MASFAP serves very well. This year, I am excited to see the Professional Development and Program Committees educate and share collective knowledge with our membership. Our Committee Chairs are pumped and ready to carry MASFAP into another year of accomplishments.

# Becca's Beacon, Continued

I encourage all of you to get involved in some way. Volunteer on a committee (hint: look to the right in the yellow box for detailed instructions), provide support to your teammates, or consider trying something new. MASFAP offers a wide array of options for each for us.

As I pondered what to write in this first issue of the MASFAP Monitor for 2021, I was reminded that a beacon is "the promise of Hope." MASFAP is the beacon for our profession. Every day, we shine light, we inspire, we guide, and we bring hope to others---just by doing our jobs. It is my hope that this year, we are beacons to each other.

I look forward to the year ahead, MASFAP! Let your voice be heard and let us know what you need.



# It's Time to Volunteer for a MASFAP Committee!

Here are the easy steps to volunteer:

- 1. Go to www.MASFAP.org
- 2. Log into your MASFAP profile
- 3. Select "Volunteer" under the "Financial Aid Administrators" tab
- 4. Verify that your information is correct
- 5. Select up to three committees to volunteer for. If you would like to add more, simply submit another volunteer form
- 6. Committee chairs will contact you

Thank you for being involved!

# **MASFAP Happenings and Tidbits**





- Ray Bayer, MOHELA's CEO, has announced his plans to retire effective end of September 2021. Ray has been with MOHELA for nearly 35 years. (Pictured left)
- Scott Giles returned to MOHELA on January 11 as the Deputy Executive Director and Chief Operating Officer. Scott previously was employed by MOHELA starting in 2005 through 2017, serving as the Chief Financial Officer. Most recently, Scott has served as the President and CEO of Trellis Companies in Texas. (Pictured right)



- St. Louis College of Pharmacy has changed its name to University of Health Sciences and Pharmacy in St. Louis (UHSP).
- Brad Gamble, Director of Financial Aid at Southwest Baptist University, retired in December.
- Karla Goughnour has been promoted to Director of Financial Aid at Southwest Baptist University.
- Tony Georges, Director of Student Financial Aid at University of Missouri—St. Louis, retired on January 15.
- Mitch Hess was promoted to Director of Student Financial Services at UMSL.
- Deana Ready, William Wood University, Director of Student Financial Services, retired on January 8.
- AJ Miller has been promoted to Director of Student Financial Services at William Woods University.
- Mike Pepple is back at Avila University as the Director of Student Financial Aid.
- St. Luke's College of Health Sciences is now part of Rockhurst University. Jennifer Walker is the Director of Financial Services.
- Hannah Master is the new Director of Financial Aid at Cottey College.
- After 22 years, Sherry Pennington retired January 15 from Cottey College.
- Taylor Grimm, Program Manager at the Missouri Scholarship & Loan Foundation, was engaged in December! Congrats Taylor and Justin! (Pictured right)
- Dena Johnson joined Washington University as Systems and Implementation Specialist in SFS on November 5. Dena has both systems and financial aid

experience and is already having a positive impact in the office!



- Ciera Field, Assistant Director in SFS at Washington University, and her husband, Ethan, welcomed a baby girl earlier this fall. Jovi Lynn Field was born on October 5 and joins big brother, Jude, age 2. (Pictured left)
- MG Bertrand has been hired as a student financial services counselor at Saint Louis University.
- After 40 years of service to Saint Louis University, Karen Janiak, Assistant Director student accounts has retired.
- Anna Graham of Saint Louis University has been promoted to loan coordinator.
- Commerce Bank congratulates our three scholarship winners for the Spring 2021 semester. Two of our winners, Riley and Nathan, are Missouri residents attending a Missouri school. Thank you to anyone that shared our scholarship sweepstakes information with a student.



# MASFAP Happenings and Tidbits, Cont.

- Natalie Crawford, Drury University, transitioned to Coordinator Financial Aid/IT Support Financial Aid.
- Kaitlyn Inman, Drury University, transitioned to Coordinator Loan Processing Financial Aid.



- Kayla Klein, University of Missouri-Columbia, was promoted to a senior adviser on October 26, 2020.
- Joshua Rhodes, University of Missouri-Columbia, started as a financial aid advisor on November 2, 2020.
- Andrew Northern, University of Missouri-Columbia, started as a financial aid advisor on November 30, 2020.
- Millenna Jones, University of Missouri-Columbia, started as a financial aid advisor on January 4, 2021.
- Lynn Stichnote, University of Missouri-Columbia, is scheduled to retire on February 13, 2021. Congrats Lynn!
- Anne Gill, Ozarks Technical Community College, has accepted a promotion as Coordinator of Federal Financial Aid Programs effective January 7. Anne came to OTC in September 2017 as a financial aid advisor after working with the Ozark School District and the Missouri Career Center. Her new priorities focus primarily on the federal grant and loan programs, Title IV regulations, awarding, and disbursement processes.
- Boris Scott, Ozarks Technical Community College, Financial Aid Representative, completed his Certified Financial Aid Administrator (FAC) designation through NASFAA.
- Meredith Geraci, Director of Marketing at KHEAA shared news that her son and his long-term girlfriend are engaged after 13-years of dating! (And they are only 26.) Congratulations to Theo and Kate!
- Ethan Bragg, William Jewell College, was engaged to Rachel Mertes on October 17, 2020 and will be getting married on April 30, 2022. Congratulations!
- Stephens College has hired Anne Cox as a new Financial Aid Counselor.

# **Monitor Submission Policy**

Articles may be submitted by any person, company or organization for consideration by the MASFAP Monitor staff and are subject to approval prior to publishing in the newsletter. In general, submissions are made by members of the organization. The author's name should be included in the submission. The editor reserves the right to reject or edit the content of any article or information submitted.

Articles will be edited for accuracy, quality and appropriate length. Submissions may be limited to one article per Monitor, per person, company, or organization, depending on space.

Articles are intended to be informational and for the benefit of MASFAP members, not for company promotion or advertising.

If the author is unavailable or a resolution can't be reached, the editor will refer it to the committee chairperson and President for a decision about publication.

The MASFAP Monitor is brought to you by the Communications Committee. **Submissions for the next MASFAP Monitor are due April 13, 2021.** 

# Student Financial Wellness: Providing Holistic Support



# Submitted By Carol Swenson, Regional Director, Ascendium Education

The ongoing pandemic has put a lot of college students in a tough spot financially, and this is especially the case for first-gen college students. A recent report issued by the Student Experience in the Research University (SERU) Consortium—a research collaboration between the University of California, Berkley and the University of Minnesota—found that 59% of first-gen students surveyed expressed concern about their ability to pay for the fall term, nearly twice as likely as their non-first-gen peers. **The actual number of first-gen students who will struggle financially may** 

be higher when considering they are more likely than their peers to experience a loss or reduction of income from family members. We know it's in the best interest of schools that students enroll and stay enrolled. This post explores how schools can help make that happen.

### **Creating Accessible Financial Aid Resources**

To first address the concern first-gen students have, we must understand that college expenses often exceed available grant aid. In fact, according to data from the U.S. Department of Education 2016 National Postsecondary Student Aid Study (NPSAS), "nearly three-quarters of community college students have unmet financial need to pay for expenses, or the difference between their expected family contribution as calculated by the FAFSA and their awarded grant aid." Toss in a pandemic and you might see that figure rising. To help students fill the gap, it's advised that colleges implement financial aid interventions and be proactive in reaching out to first-gen students with additional scholarship funds, grant funds, and work-study opportunities.

Financial aid interventions can include:

- Emergency aid, quickly supporting students with financial challenges as they arise
- Institutional balance forgiveness, forgiving balances for students who are in good academic standing
- Improved financial aid information, providing clear information on available resources and increasing access to financial counseling services that support financial decisions

### Making Financial Wellness High-Stakes

You hear time and time again financial literacy is a critical topic for college students. And this is even more true for first-gen students. But in many cases personal finance courses are brief, don't earn students any credit toward their degree, may not be relevant, or all the above. Aside from recommendations from the U.S. Financial Literacy Education Commission (FLEC) that financial education should "provide students with clear, timely, and targeted information", there's overwhelming proof that making personal finance courses credit-bearing drives results.



A financial wellness course called the Guardian Money Management for Life (MMFL) Program highlighted in <u>this report</u> began as a free, credit-bearing course. Its lessons included taxes, budgets, and setting financial goals. **Of students who enrolled in the course from 2015 to 2019, 75% reported having a better understanding of how to manage their money.** 

# Student Financial Wellness, Cont.

And a personal finance course presented in <u>this webinar</u> showed that when a personal finance course is credit-bearing with a graded final exam, **the average final exam score was around 90%**. When the same final exam was treated as a non-graded survey, the average score was around 60%. The drastic difference between those two percentage points show making financial wellness high-stakes and involving a student's GPA in the mix drives results.

### Combining Financial Aid Resources and Financial Wellness

You've likely heard the proverb give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime. Why not do both? Provide the funds students need to get through school and teach your students how to manage the money they have today and will have tomorrow. It's a lot easier to learn how to fish when you're not hungry. Berkshire Community College,

located in Massachusetts, did exactly that by expanding their Guardian MMFL Program mentioned earlier to provide holistic financial support. In addition to providing the right financial wellness lessons at the right time, the school implemented an institutional balance forgiveness program, paid internships, and financial wellness coaching to provide individualized support. The outcome proved bridging financial wellness and financial support effective, **revealing a 92%** 

retention of students who took the MMFL course and received balance forgiveness, compared to a 51% retention of those who took the MMFL course with no forgiveness. When students' financial needs are adequately covered, they persist through and complete college.

While not a lot can be done about the situation we are currently facing, the success these colleges have had in using financial wellness and financial aid interventions to retain students proves that we can support our students and get them to the finish line, pandemic or not. It is expected some students, especially first-gen, will be met with significant challenges as we move forward. Proactively recognizing those challenges and making needed changes to eliminate barriers that stand in the way is the key to student success.

# Register for Professional Development events at:

www.masfap.org

### **MASFAP Committee Goals for 2021**



Will Shaffner and Tony Lubbers—Legislative Co-Chairs We want to continue to educate the both state and federal legislators and



My goal is to be able to hand out awards in person this year.

Brice Baumgardner and

Samantha Matchefts—

**Awards** 



membership on advocacy and leverage technology in advocating to policy makers.



Kaley Williams—Professional **Development Co-Chairs** Did we get your attention with Brice's headshot?! A goal we have is to be able to see each other and have in-person training in 2021. Watch your email for a virtual PD event coming in February! We will be having a NASFAA credential session on Verification.



Support I would like to increase our participation of Associate Members attending the MASFAP conference.

Ginny Burns—Corporate



Kayla Klein—Program We need volunteers for the Program Committee, please consider volunteering for Program! This year we will plan for inperson, virtual and a hybrid, whatever 2021 brings we will make it happen!



**Communications** My goal is to keep the membership as informed as possible about what is going on within MASFAP including updates from the Board, share information about activities and

trainings that are planned, and help connect colleagues from across the state. Make sure to follow MASFAP on Twitter—follow @MoASFAP!

Melissa Findley—



Patti Mathieson—Newcomer Goals for the Newcomer Committee: To create a welcoming environment for anyone that is new to the conference or profession, and provide them the tools they need to interact with other members of MASFAP.



Chris Bowen—Early **Awareness** 

My goal is to strengthen the relationships that our committee has made across the state to help serve students and counselors better. Check out page 9 for information about our upcoming high school counselor trainings!



Alex Miller—President **Elect** 

As the President Elect, I am looking forward to spending the year learning and gearing up to lead this amazing membership. Hope to be able to actually hold in-person events soon!

# Da Vinci Had a Lifetime of Patrons



### By Stephanie Broyles, Rolla Technical Institute/Center

This past weekend, Natural Light Beer unveiled a massive work of art meant to call attention to the cost of a college education and the effect of student loan debt on the lives of individual students. The work of art is titled the "Da Vinci of Debt" and features 2,600 real diplomas, many of which are suspended in the air above a desk as if caught in a wind tunnel. Natural Light named it the DaVinci of Debt as a nod to its estimated "value" of \$470 million, which exceeds the value of a Da Vinci currently recognized as the most expensive work of art after it sold for \$450 million in 2017.

An article about the unveiling caught my attention not only because of its catchy title, but also because student loan debt is an issue I care about deeply. The article itself explained that Natural Light arrived at that staggering value by multiplying the average cost of attending a four-year

university by the number of diplomas included in the display. Admittedly, I am not a mathematician, but I can do simple math and had no trouble determining that they were placing that average at \$180,000. \$180,000?!?!? This is not just shocking, but also almost unfathomable. As an individual with a four-year degree and beyond, I can safely say that I did not spend that much in total for all of my degrees.

Then it hit me. The article referred to the "cost of attending," a Financial Aid term I have struggled with in my three short years in the profession because it is as tangible to me as an imaginary number in math. I understand the logic behind the concept of cost of attendance, but struggle with it philosophically because, unless you calculate the real cost for each student, it is just a guestimate. In the context it was used in the article, which was to point out that a college education is too expensive, it seems flawed to me for a reason beyond it being a guestimate. In my mind, it implies that a student would not have had any of the expenses included in cost of attendance if they had not been in college.

While I recognize that a college education is expensive and also that being in college limits a student's ability to earn wages to offset the living expenses bundled into the cost of attendance, I also think the use of cost of attendance in that context paints a picture heavily skewed toward colleges being the sole reason for the student loan debt crisis. Maybe I am a little touchy about this, but in my three short years in Financial Aid I have seen that the student loan debt crisis is a complex issue with many contributing factors. One factor that no one talks about much is the financial responsibility of the students themselves. I bet we all can think of more than one student who posted vacation pictures on social media shortly after getting a loan disbursement. I also bet we can all think of someone we have known who attended an expensive private institution for a degree program that offered little hope of return on investment. I certainly support the noble ideal of learning for the sake of learning, but it may be impractical for students who, unlike Da Vinci, do not have wealthy families and a lifetime of patrons.

All that being said, I am not criticizing Natural Light. The average cost of attendance figure they used was a legitimate statistic from a legitimate source. I am simply pointing out how easily this simplified narrative is accepted, leaving the average person who reads this article to believe that it will cost \$180,000 to send their child to school and that college costs are wildly out of control. I also think it plants the fatalistic idea that burdensome debt is the unavoidable cost of education. I do not know about you, but I do not believe that any of that is completely true. It is not that simplistic.

To Natural Light's credit, however, they are not just calling attention to the issue, but also trying to impact the issue directly. They have made a ten-year, \$10 million commitment to helping students pay down their student loan debt. I love this commitment because it is about paying it back, not asking for forgiveness. If you know someone who accumulated some debt, they can tell "Natty Light" what inspired them to go to college between now and March 21 for a chance to have their debt repaid. To

# Da Vinci Had a Lifetime of Patrons, Cont.

really impact the issue, though, I think we need to start with changing the narrative. The student loan debt crisis is not solely the fault of the colleges. Further, educating students to be smart consumers who are fiscally responsible is not just a job for the Financial Aid profession alone. If we could rewrite the narrative, maybe "Natty Light" would be asking students to tell them how they are going to stay out of debt going forward or, better yet, how they are going to help someone else stay out of debt in the first place.

# **MASFAP High School Counselor Workshops**

We will continue to offer statewide virtual training to high school counselors in 2021. Please remind your high school counselor contacts that MASFAP's early awareness committee has partnered with St. Louis Graduates and continues to host trainings that maybe of interest to counselors across the state.

Our 2021 sessions are open for registration! Please visit our website under "high school counselors" to see the upcoming training and register, or here is the direct link: <a href="https://masfap.memberclicks.net/workshops">https://masfap.memberclicks.net/workshops</a>. There is an upcoming session on financial aid offers and we are still securing presenters—let us know if you are interested in helping by emailing Chris Bowen at bowenct@umsl.edu!

Also, past trainings and materials are located here: <a href="https://stlouisgraduates.org/home/pdi-2020-21/">https://stlouisgraduates.org/home/pdi-2020-21/</a>. There have been great trainings on FAFSA completion and special circumstances. Please pass this information along to anyone who may be interested!

Upcoming workshops include:

- Jan. 22 Advising in a Virtual Space: Helpful Strategies and Technology Tools
- Jan. 29 Career Pathways series with STEMSTL: Healthcare
- Feb. 5 Financial Aid series with MASFAP: Interpreting Financial Aid Offer Letters
- Feb. 26 Career Pathways series with STEMSTL: Information Technology & Gaming
- Mar. 5 Financial Aid series with MASFAP: Gap Funding and Scholarships: Helping Students and Families Understand their Bill
- Mar. 12 Match & Fit: Supporting Student Transfer Plans
- Mar. 26 Career Pathways series with STEMSTL: Trades and First Responders
- April 2 Financial Aid series with MASFAP: Year in Review Roundtable: Financial Aid Officers Answer Your Questions About Financial Aid Packages
- Apr. 9 Match & Fit: Choosing College Virtually
- April 23 Career Pathways series with STEMSTL: Supply Chain Logistics and Transportation

# It's Time for Students to Apply for Private Scholarships!



### By Melissa Findley, Executive Director of the Missouri Scholarship & Loan Foundation

It's the start of a new semester. Your staff is busy fielding phone calls and emails from eager students. "How do I pay for this?" "Where can I find scholarships?" Thanks to a collaboration of scholarship providers across Missouri, you now have an easy answer for your students – My Scholarship Central.

My Scholarship Central is a free online website that connects students to more than 50 scholarship providers right in their area. It's a one-stop scholarship stop, allowing students to review the application criteria and apply directly with the scholarship providers. The My Scholarship Central Search Tool connects students across Missouri to the scholarship providers in their area. Students go to www.myscholarshipcentral.org and

select their region on the map. After clicking "View Scholarship Providers" they will see a list of organizations that provide scholarships in their area. They can click through and apply directly with the scholarship provider. All the organizations are Missouri based and focused on helping students.

This is a great place for students to start their private scholarship search. The goal of the new scholarship search tool was to make it really easy for Missouri students to be able to find who the scholarship providers are in their area. Scholarship providers on the website have been vetted and are trusted organizations. They are all nonprofits and foundations that have fantastic opportunities for students in high school, college, and adult learners. While there are a multitude of scholarship websites out there, My Scholarship Central stands out as the place to send Missouri scholarship-seeking students because it is a free resource for both students and scholarship providers and students will not see ads, get spammed, or be entered into "sweepstakes." All scholarship opportunities on My Scholarship Central are legitimate opportunities for students.

Another reason why My Scholarship Central stands out is that students do not need to have the highest standardized test scores or grades to apply to the many scholarships available. Scholarships opportunities are available for all different types of students. As of this year, over 110 scholarship opportunities were available on My Scholarship Central. And My Scholarship Central is not just for high school seniors, there are at least 45 scholarships available to current college students.

Last year more than \$9 million in scholarships and interest free loans were awarded through My

Scholarship Central, and this year with the new search tool we expect that to grow. There is an opportunity for every student!

Students should start at myscholarshipcentral.org and simply click on the region on the map of Missouri in which they live.







# **Getting to Know Your MASFAP Colleagues**

Peanut Butter and Miracle Whip sandwich #NoJudgment ©

Bridgette Betz, Missouri University of Science & Technology

I like to dip a white-bread peanut butter sandwich in a spicy bowl of chili! Stephanie Broyles, Rolla Technical Institute/Center



My two fave afternoon snacks...

- cottage cheese with blueberries
- ◆ vanilla Greek yogurt with peanut butter

Becca Diskin, Missouri Southern State University

I was told cottage cheese and ketchup was weird.

Samantha Matchefts, University of Missouri—St.

Cherries on ham!

Sara Edwards, Citizens

I enjoy...Vanilla ice cream with plain Lay's Potato Chips. Yum.

Meredith Geraci, KHEAA

I don't think this is odd, but sometimes my friends do. When I eat chili I want a peanut butter sandwich with it, and milk.

Toni Marchese, Ozarks Technical Community College What weird food combinations do you enjoy?

I don't have any weird combinations of food – Obviously I like all food,..... LOL

Will Shaffner, MOHELA

Refried beans and parmesan cheese.

Kimberly Meeker, North Central Missouri College Cottage cheese and pickled beets.

Patti Mathieson, Culver-Stockton College Weird food combination...hmm, I have found that rum mixes with just about anything!!! LOL

Tony Lubbers, University of Central Missouri

Define weird...
mashed potato
omelets.
Janice
Barnes, Saint
Louis
University

I would not say this is weird but I am obsessed with Everything Bagel Seasoning... like put it on everything obsessed!

Alex Miller. Stephens College

Most people like Oreos and milk but I am a big Oreos and peanut butter fan.

Chris Bowen, University of Missouri-St. Louis

I enjoy eating vanilla ice cream with Rice Krispy or Frosted Flakes cereal for added texture.

Veronique Davis, University of Missouri-St. Louis

Plain potato chips and corn together... it's so good!

Melissa Findley, Missouri Scholarship & Loan Foundation

I've heard some people like spaghetti on top of mashed potatoes. I enjoy raw carrots in spicy hummus.

Brice Baumgardner, Hannibal-LaGrange University

# Reminder: How To Post on the MASFAP-L



# By Stephen Garman, Assistant Director, Missouri State University and MASFAP Technology Chair

Listservs are a great way to communicate with a group of people who share a common interest, and sending a message is one of the easiest things you can do in your membership profile. The list of recipients is already created for you - you just type and send your message. Here's how:

**1.** Log into your membership profile. You'll be brought to your personal membership page.

TIP: If you ever get lost while logged in, click on "Profile" on the right side of the browser to bring you back to this page.

- 2. Click on "My Profile" just below your virtual nametag.
- 3. From the next screen, hover your mouse over the "My Features" tab and select "E-List" from the drop-down menu. ("E-List" is what our website company calls a listsery).
- 4. You'll see all of the E-Lists available for you to subscribe to. Click on the name of the E-List you'd like to message. You must be subscribed to an E-List to send a message.

TIP: You don't always have to message the entire membership. For example, if your message is intended for directors, you can use the Directors E-List. Only members who have subscribed to this E-List will receive your message.

- 5. Click "Post A New Message." A text box should appear.
- 6. Write your message. Note that your message will be sent to all users who are subscribed to the E-List. Replies to your message will only be seen by you.
- 7. When you are finished, click "Send Message." There will be 5-minute delay before the message is sent.

Members can also send a reply to everyone who received a previous message. While it's not recommended, you are an adult making your own choices. To do this, follow steps 1-4 above. After clicking on the group you want to message you will see a list of messages that have been sent. Click on the message you'd like to reply to in order to bring up that submission. Click "Reply to Message" in the right corner of the text box. Your reply will be seen by everyone.

Most of us will use the "All Members" distribution list, but feel free to use others that are available to you. You can also suggest a new distribution list by emailing the Technology Committee (webmaster@MASFAP.org).

# Questions?

Email the Technology
Committee at
webmaster@masfap.org

### 2021 Executive Board / Committee Chairs



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Drury University, and
Stephanie Broyles, Rolla
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### Disclaimer:

MASFAP, the Executive Board and Executive Committee are not responsible for the accuracy of any information contained in this newsletter as an authority, but rather its use as a guide. Further, the opinions expressed by the contributors are the opinions of the authors and do not necessarily represent the official opinion of MASFAP, the Executive Board or the Committees.

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